

United States Bankruptcy Court

Eastern District of Michigan

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Gonzalez, Michael Robert	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8273	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 2050 E. Bristol Road Burton, MI <div style="text-align: right;">ZIP Code 48529</div>	Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: Genesee	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000		
Estimated Assets <table style="width:100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input checked="" type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input checked="" type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Gonzalez, Michael Robert

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Erwin F. Meiers, III
Signature of Attorney for Debtor(s)
Erwin F. Meiers, III P-37717

March 22, 2012
(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Gonzalez, Michael Robert

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael Robert Gonzalez
Signature of Debtor Michael Robert Gonzalez

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 22, 2012

Date

Signature of Attorney*

X /s/ Erwin F. Meiers, III
Signature of Attorney for Debtor(s)

Erwin F. Meiers, III P-37717
Printed Name of Attorney for Debtor(s)

Erwin F. Meiers, III, P.C.
Firm Name
1034 S. Grand Traverse
Flint, MI 48502

Address

Email: efmpc@aol.com

(810) 238-0900 Fax: (810) 238-0066
Telephone Number

March 22, 2012
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Eastern District of Michigan

In re Michael Robert Gonzalez,
 Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	8,175.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	32		80,374.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,010.76
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,010.00
Total Number of Sheets of ALL Schedules		44			
Total Assets			8,175.00		
Total Liabilities				80,374.00	

United States Bankruptcy Court
Eastern District of Michigan

In re Michael Robert Gonzalez
Debtor

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	34,587.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	34,587.00

State the following:

Average Income (from Schedule I, Line 16)	3,010.76
Average Expenses (from Schedule J, Line 18)	3,010.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,650.03

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		80,374.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		80,374.00

In re Michael Robert Gonzalez

Case No.

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total >

0.00

(Total of this page)

Total >

0.00

0 continuation sheets attached to the Schedule of Real Property

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account xxx 3951 Bank of America P.O. Box 25118 Tampa, FL 33622	-	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Furniture, Appliances and Electronics Location: 2050 E. Bristol Road, Burton MI 48529	-	3,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Everyday Clothes, Coats and Shoes Location: 2050 E. Bristol Road, Burton MI 48529	-	150.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Shot Gun - 12 Gauge Location: 2050 E. Bristol Road, Burton MI 48529	-	200.00
		Golf Clubs Location: 2050 E. Bristol Road, Burton MI 48529	-	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				4,050.00

2 continuation sheets attached to the Schedule of Personal Property

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2011 Income Tax Refund	-	2,500.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2012 Anticipated Income Tax Refund	-	625.00

Sub-Total > 3,125.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

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In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Pontiac Transport Location: 2050 E. Bristol Road, Burton MI 48529	-	500.00
		2003 Impala A tree fell on the car and totaled it. Location: 2050 E. Bristol Road, Burton MI 48529	-	500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	1,000.00
(Total of this page)	
Total >	8,175.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Account xxx 3951 Bank of America P.O. Box 25118 Tampa, FL 33622	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Household Goods and Furnishings</u>			
Household Furniture, Appliances and Electronics Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(3)	3,500.00	3,500.00
<u>Wearing Apparel</u>			
Everyday Clothes, Coats and Shoes Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(3)	150.00	150.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Shot Gun - 12 Gauge Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(5)	200.00	200.00
Golf Clubs Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(5)	100.00	100.00
<u>Other Liquidated Debts Owning Debtor Including Tax Refund</u>			
2011 Income Tax Refund	11 U.S.C. § 522(d)(5)	2,500.00	2,500.00
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
2012 Anticipated Income Tax Refund	11 U.S.C. § 522(d)(5)	625.00	625.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1997 Pontiac Transport Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(2)	500.00	500.00
2003 Impala A tree fell on the car and totaled it. Location: 2050 E. Bristol Road, Burton MI 48529	11 U.S.C. § 522(d)(5)	500.00	500.00

Total: 8,175.00 8,175.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							0.00	0.00

0 continuation sheets attached

In re Michael Robert Gonzalez

Case No. _____

Debtor**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. xxx6774			Opened 4/07/09 Last Active 6/01/06 Collection Dr Fortunate Dr Kr				118.00
Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879		-					
Account No.			Regarding: Account Receivables So				Notice Only
Account No. xxx6767			Opened 4/07/09 Last Active 11/01/05 Collection Dr Fortunate Dr Kr				72.00
Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879		-					
Account No.			Regarding: Account Receivables So				Notice Only
Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439							
Subtotal (Total of this page)							190.00

31 continuation sheets attached

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx6770		Opened 4/07/09 Last Active 2/01/06 Collection Dr Fortunate Dr Kr				72.00
Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-					
Account No.		Regarding: Account Receivables So				Notice Only
Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439						
Account No. xxx6772		Opened 4/07/09 Last Active 3/01/06 Collection Dr Fortunate Dr Kr				72.00
Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-					
Account No.		Regarding: Account Receivables So				Notice Only
Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439						
Account No. xxx6773		Opened 4/07/09 Last Active 6/01/06 Collection Dr Fortunate Dr Kr				72.00
Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-					
Sheet no. <u>1</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	216.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Account Receivables So				Notice Only	
Account No. xxx6769 Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-	Opened 4/07/09 Last Active 12/01/05 Collection Dr Fortunate Dr Kr				70.00	
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Account Receivables So				Notice Only	
Account No. xxx6768 Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-	Opened 4/07/09 Last Active 11/01/05 Collection Dr Fortunate Dr Kr				43.00	
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Account Receivables So				Notice Only	
Sheet no. <u>2</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 113.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx6771 Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-	Opened 4/07/09 Last Active 2/01/06 Collection Dr Fortunate Dr Kr				43.00
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Account Receivables So				Notice Only
Account No. xxx8706 Account Receivables So 301 N Clinton Ave Saint Johns, MI 48879	-	Opened 6/11/09 Last Active 6/01/06 Collection Dr Fortunate Dr Kr				5.00
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Account Receivables So				Notice Only
Account No. Advanced Diagnostic Imaging, P.C. P.O. Box 5987 Saginaw, MI 48603-0987	-	Law Suit				880.00
Sheet no. <u>3</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 928.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.							
67-4B District Court GCE11-1367 8173 S. Saginaw St. Grand Blanc, MI 48439			Regarding: Advanced Diagnostic Imaging, P.C.				Notice Only
Account No.							
Peter S. Shek 803 N. Michigan Ave. Saginaw, MI 48602			Regarding: Advanced Diagnostic Imaging, P.C.				Notice Only
Account No. xxx6663							
Cbm 300 Rodd St Ste 202 Midland, MI 48640		-	Opened 2/15/11 Last Active 6/01/10 Collection McLaren Reg Med Ctr-				5,921.00
Account No.							
McLaren Regional Medical Center P.O. Box 3475 Toledo, OH 43607-0475			Regarding: Cbm				Notice Only
Account No. xxx2141							
Cbm 300 Rodd St Ste 202 Midland, MI 48640		-	Opened 1/19/11 Last Active 8/01/10 Collection McLaren Reg Med Ctr-				3,356.00
Sheet no. <u>4</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	9,277.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. McLaren Regional Medical Center Dept. # 77498 P.O. Box 77000 Detroit, MI 48277-0498		Regarding: Cbm				Notice Only	
Account No. xxx0753 Cbm 300 Rodd St Ste 202 Midland, MI 48640		Opened 12/17/10 Last Active 7/01/10 Collection McLaren Reg Med Ctr-				61.00	
Account No. McLaren Regional Medical Center Dept #77498 P.O. Box 77000 Detroit, MI 48277-0498		Regarding: Cbm				Notice Only	
Account No. Centurion Capital Corp. 99 Ridgeland Road #D Rochester, NY 14623		Law Suit				547.00	
Account No. 67th District Court GCA06-902 1415 Flushing Rd. Flushing, MI 48433		Regarding: Centurion Capital Corp.				Notice Only	
Sheet no. <u>5</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 608.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx5710 Cr Srvs Of Michigan 1982 Hemmeter Rd Saginaw, MI 48638	-	Opened 7/12/10 Last Active 10/01/09 Collection Mobile Medical Respo				671.00
Account No. Mobile Medical Response 934 S. Washington Avenue Saginaw, MI 48601		Regarding: Cr Srvs Of Michigan				Notice Only
Account No. xxxxxx6237 Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240	-	Opened 5/08/08 Last Active 3/01/08 Collection Comcast Cable				721.00
Account No. Comcast Cable 3007 Airpark Dr., S Flint, MI 48507		Regarding: Credit Protection Asso				Notice Only
Account No. xxxxxx7395 Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240	-	Opened 4/12/10 Last Active 2/01/10 Collection Comcast Cable				142.00
Sheet no. <u>6</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,534.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No. Comcast Cable P.O. Box 3006 Southeastern, PA 19398-3006			Regarding: Credit Protection Asso			Notice Only	
Account No. xxxxxxxxxxxxxxxxxxxx0602 Dept Of Ed/Sallie Mae Po Box 9635 Wilkes Barre, PA 18773	-		Opened 6/02/10 Educational	X	X	X	0.00
Account No. xxx2934 Diversified Receivable 259 Jackson Plz Ann Arbor, MI 48103	-		Opened 2/14/07 Collection McLaren Emergency Ph				559.00
Account No. McLaren Emergency Physicians, P.C. 17717 Masonic Blvd. Fraser, MI 48026-3158			Regarding: Diversified Receivable				Notice Only
Account No. xxxxx7143 Dort Federal Credit Un Po Box 1635 Flint, MI 48501	-		Opened 11/28/08 Last Active 5/01/09 ChargeAccount				779.00
Sheet no. <u>7</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,338.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0006 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 8/25/11 Last Active 1/01/12 Educational				3,500.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxx0001 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 10/14/10 Last Active 1/01/12 Educational				3,361.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Sheet no. <u>8</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,861.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0003 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 1/20/11 Last Active 1/01/12 Educational				3,190.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0011 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 1/26/12 Educational				2,882.00
Sheet no. <u>9</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,072.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.							
U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502			Regarding: Fed Loan Serv				Notice Only
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0008			Opened 10/27/11 Last Active 1/01/12 Educational				
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		-					2,800.00
Account No.							
U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502			Regarding: Fed Loan Serv				Notice Only
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Sheet no. <u>10</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,800.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxx0004 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 6/02/10 Last Active 1/01/12 Educational				2,483.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0005 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 4/20/11 Last Active 1/01/12 Educational				2,477.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Sheet no. <u>11</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,960.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0010			Opened 1/26/12 Educational				
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		-					1,000.00
Account No.							
U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502			Regarding: Fed Loan Serv				Notice Only
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0002			Opened 10/14/10 Last Active 1/01/12 Educational				
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		-					333.00
Sheet no. <u>12</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,333.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.							
U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502			Regarding: Fed Loan Serv				Notice Only
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxxxxxxxx0007							
Fed Loan Serv Po Box 69184 Harrisburg, PA 17106		-	Opened 8/25/11 Last Active 1/01/12 Educational				318.00
Account No.							
U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502			Regarding: Fed Loan Serv				Notice Only
Account No.							
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202			Regarding: Fed Loan Serv				Notice Only
Sheet no. <u>13</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							318.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0009 Fed Loan Serv Po Box 69184 Harrisburg, PA 17106	-	Opened 10/14/10 Last Active 1/01/12 Educational				138.00
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Fed Loan Serv				Notice Only
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Fed Loan Serv				Notice Only
Account No. xxxxxxxx0001 Financial Plus Fcu G3381 Van Slyke Rd Flint, MI 48507	-	Opened 2/16/01 Last Active 8/01/04 Automobile	X	X	X	0.00
Account No. 67-2 District Court GCF03-618 4094 Manor Dr. Burton, MI 48519		Regarding: Financial Plus Fcu				Notice Only
Sheet no. <u>14</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 138.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Charles A. Forrest, Jr. For Financial Plus Credit Union 703 E. Court St. Flint, MI 48503		Regarding: Financial Plus Fcu				Notice Only	
Account No. xx6838 Fm/Mhesla 2101 Wooddale Dr Saint Paul, MN 55125	-	Opened 4/03/00 Last Active 7/01/03 Educational	X	X	X	0.00	
Account No. xxxxxxxxxxxx0345 Gecrb/Care Credit 950 Forrer Blvd Kettering, OH 45420	-	Opened 4/19/11 ChargeAccount				946.00	
Account No. xxxxxx6575 J.B. Robinson Jewelers 375 Ghent Rd Fairlawn, OH 44333	-	Opened 12/09/00 Last Active 6/08/02 ChargeAccount	X	X	X	0.00	
Account No. xxx8518 L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106	-	Opened 9/30/08 Last Active 8/01/08 Collection Consumers Energy				980.00	
Sheet no. <u>15</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,926.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Consumers Energy Bankruptcy Dept. 4600 Colidge Highway Rd. Lansing, MI 48937-0001		Regarding: L J Ross And Associate				Notice Only	
Account No. xxx9315 L J Ross And Associate Po Box 1838 Ann Arbor, MI 48106	-	Opened 10/22/10 Last Active 5/01/10 Collection Hmc				829.00	
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502		Regarding: L J Ross And Associate				Notice Only	
Account No. Leroy Shinabarger 2133 Chapin Street Grand Blanc, MI 48439	-	2011 Lawsuit				2,228.00	
Account No. 67-2 District Court SCF10-32 4094 Manor Dr. Burton, MI 48519		Regarding: Leroy Shinabarger				Notice Only	
Sheet no. <u>16</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,057.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1651 Lvnvfundg Po Box 10584 Greenville, SC 29603	-	Opened 12/01/11 Last Active 1/01/08 Other Checking or Savings / Additional Offers				715.00
Account No. xxx8607 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 4/18/08 Last Active 11/01/07 Collection Hurley Medical Cente				1,566.00
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502		Regarding: Merchants & Medcal				Notice Only
Account No. xxx7397 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 4/20/07 Last Active 10/01/06 Collection Hurley Medical Cente				958.00
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502		Regarding: Merchants & Medcal				Notice Only
Sheet no. <u>17</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,239.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx7398		Opened 4/20/07 Last Active 11/01/06 Collection Hurley Medical Cente				929.00
Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-					
Account No.		Regarding: Merchants & Medcal				Notice Only
Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502						
Account No. xxx6305		Opened 5/04/07 Last Active 12/01/06 Collection Hurley Medical Cente				874.00
Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-					
Account No.		Regarding: Merchants & Medcal				Notice Only
Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502						
Account No. xxx6242		Opened 6/29/07 Last Active 1/01/07 Collection Hurley Medical Cente				769.00
Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-					
Sheet no. <u>18</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						2,572.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502		Regarding: Merchants & Medcal				Notice Only	
Account No. xxx7475 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 11/06/07 Last Active 1/01/07 Collection Swartz Ambulance Ser				539.00	
Account No. Swartz Ambulance Service, Inc. G-1225 W. Hill Road Flint, MI 48507-4745		Regarding: Merchants & Medcal				Notice Only	
Account No. xxx7402 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 6/17/11 Last Active 7/01/10 Collection Dva Ambulance Inc				525.00	
Account No. DVA Ambulance 2732 Flushing Rd. Flint, MI 48504		Regarding: Merchants & Medcal				Notice Only	
Sheet no. <u>19</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,064.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx1801 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 2/08/11 Last Active 9/01/10 Collection Swartz Ambulance Ser				515.00
Account No. Swartz Ambulance Service, Inc. G-1225 W. Hill Road Flint, MI 48507-4745		Regarding: Merchants & Medcal				Notice Only
Account No. xxx4135 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 7/12/10 Last Active 1/01/10 Collection Associated Radiologi				220.00
Account No. Associated Radiologists of Flint Dept CH 17838 Palatine, IL 60055-7838		Regarding: Merchants & Medcal				Notice Only
Account No. xxx1781 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507	-	Opened 4/27/07 Last Active 5/01/06 Collection Hurley Medical Cente				196.00
Sheet no. <u>20</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 931.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502			Regarding: Merchants & Medcal				Notice Only
Account No. xxx1274 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507		-	Opened 8/25/11 Last Active 9/01/10 Collection Center Rd Eye Instit				171.00
Account No. Center Road Eye Institute 3364 S. Center Rd. Burton, MI 48519-1458			Regarding: Merchants & Medcal				Notice Only
Account No. xxx8869 Merchants & Medcal 6324 Taylor Dr Flint, MI 48507		-	Opened 5/16/08 Last Active 11/01/07 Collection Hurley Medical Cente				41.00
Account No. Hurley Medical Center Board of Hospital Managers For City of Flint 1 Hurley Plaza Flint, MI 48502			Regarding: Merchants & Medcal				Notice Only
Sheet no. <u>21</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) 212.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xx5222 Mid Michigan Collectio 117 East Walker Saint Johns, MI 48879	-	Opened 11/30/06 Collection Brenda Fortunate Do				68.00
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Mid Michigan Collectio				Notice Only
Account No. 9852 Mid Michigan Collection Bureau 117 E. Walker P.O. Box 130 Saint Johns, MI 48879-0130	-	Medical				141.00
Account No. Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Mid Michigan Collection Bureau				Notice Only
Account No. 9150 Mid Michigan Collection Bureau 117 E. Walker P.O. Box 130 Saint Johns, MI 48879-0130	-	Medical				58.00
Sheet no. <u>22</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 267.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.								
Dr. Fortunate & Dr. Krusniak 2462 E. Hill Road #1 Grand Blanc, MI 48439		Regarding: Mid Michigan Collection Bureau						Notice Only
Account No. 9150		Medical Collection	-					
Mid Michigan Collection Bureau 117 E. Walker P.O. Box 130 Saint Johns, MI 48879-0130								58.00
Account No.								
Dr. Murphy & Dr. Simmert 2184 S. Ballenger Hwy. Flint, MI 48503		Regarding: Mid Michigan Collection Bureau						Notice Only
Account No. xxxxxx8702		Opened 9/08/09 Last Active 3/01/08 Collection Tribute Mastercard	-					
Midland Credit Mgmt In 8875 Aero Dr San Diego, CA 92123								786.00
Account No.								
Tribute MasterCard P.O. Box 105555 Newark, NJ 07101		Regarding: Midland Credit Mgmt In						Notice Only
Sheet no. <u>23</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 844.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx0492 Money Recovery Nationw 8155 Executive Ct Ste 10 Lansing, MI 48917	-	Opened 1/27/11 Last Active 6/01/10 Collection McLaren Emergency Ph				372.00
Account No. McLaren Regional Medical Center P.O. Box 3475 Toledo, OH 43607-0475		Regarding: Money Recovery Nationw				Notice Only
Account No. xxx0776 Money Recovery Nationw 8155 Executive Ct Ste 10 Lansing, MI 48917	-	Opened 7/07/11 Last Active 8/01/10 Collection McLaren Emergency Ph				250.00
Account No. McLaren Emergency Physicians, P.C. 2020 Lindell Ave. Nashville, TN 37203-5509		Regarding: Money Recovery Nationw				Notice Only
Account No. xxxx2074 Nelnet Lns Po Box 1649 Denver, CO 80201	-	Opened 2/16/07 Last Active 2/01/12 Educational				4,920.00
Sheet no. <u>24</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,542.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Nelnet Lns				Notice Only	
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Nelnet Lns				Notice Only	
Account No. xxxx3274 Nelnet Lns Po Box 1649 Denver, CO 80201		Opened 9/28/07 Last Active 2/01/12 Educational -				3,522.00	
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Nelnet Lns				Notice Only	
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Nelnet Lns				Notice Only	
Sheet no. <u>25</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)						3,522.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx1974 Nelnet Lns Po Box 1649 Denver, CO 80201		- Opened 2/16/07 Last Active 2/01/12 Educational				2,669.00	
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Nelnet Lns				Notice Only	
Account No. U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Nelnet Lns				Notice Only	
Account No. xxxx3374 Nelnet Lns Po Box 1649 Denver, CO 80201		- Opened 9/28/07 Last Active 2/01/12 Educational				994.00	
Account No. U.S. Attorney Attn: Civil Div. For U.S. Dept. of Education 600 Church St., 206 Federal Bldg. Flint, MI 48502		Regarding: Nelnet Lns				Notice Only	
Sheet no. <u>26</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,663.00	

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
U.S. Dept. of Education Student Receivables Branch 400 Maryland Ave., N.W. R.O.B. 3 - Rm 3661 Washington, DC 20202		Regarding: Nelnet Lns				Notice Only
Account No. xxxxxx9301		Opened 6/08/00 Last Active 6/01/03 Educational				
Nelnet Loans 6420 Southpoint Pkwy Jacksonville, FL 32216	-		X	X	X	0.00
Account No.						
Palisades Collection, LLC Attention: Bankruptcy Department Po Box 100018 Kennesaw, GA 30156	-					850.00
Account No.						
67-1 District Court GCA06-902 1415 Flushing Rd. Flushing, MI 48433		Regarding: Palisades Collection, LLC				Notice Only
Account No.						
Kyle J. VonAllmen Shermeta Adams & VonAllmen PC For Palisades Acquisitions 901 Tower Dr., #400 Troy, MI 48098		Regarding: Palisades Collection, LLC				Notice Only
Sheet no. <u>27</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						850.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6005 Public Storage 5180 S. Dort Hwy. #G Flint, MI 48507	-					213.00
Account No. AlliedInterstate For Public Storage P.O. Box 361744 Columbus, OH 43236		Regarding: Public Storage				Notice Only
Account No. RPM Auto Sales 4083 N. Dort Hwy. Flint, MI 48506	-	2004				2,471.00
Account No. xxxxxx0011 Russell Collection G3285 Van Slyke Rd Flint, MI 48507	-	Opened 1/13/11 Last Active 6/01/10 Collection Diagnostic Radiology				351.00
Account No. Diagnosatic Radiology Assoc. Dept. CH 17923 Palatine, IL 60055-7923		Regarding: Russell Collection				Notice Only
Sheet no. <u>28</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,035.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx0003 Russell Collection G3285 Van Slyke Rd Flint, MI 48507		Husband, Wife, Joint, or Community Opened 6/27/06 Collection Statcarehealth Park	-					270.00
Account No. Statcare Health Park Dept Ch 17767 Palatine, IL 60055-0001		Regarding: Russell Collection						Notice Only
Account No. xxxxxx0001 Russell Collection G3285 Van Slyke Rd Flint, MI 48507		Opened 6/06/06 Collection Mdo Imaging Associat	-					23.00
Account No. MDO Imaging Assoc. 8316 Reliable Pkwy. Chicago, IL 60686-0049		Regarding: Russell Collection						Notice Only
Account No. xxxxxxxxxxxxxxxxxxxx0602 Sallie Mae Po Box 9500 Wilkes Barre, PA 18773		Opened 6/02/10 Educational	-		X	X	X	0.00
Sheet no. <u>29</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 293.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx39N1 Senex Srvc 3500 Depauw Blvd Suite 3050 Indianapolis, IN 46268	-	Opened 10/23/07 Last Active 11/09/11 Collection McLaren Reg.				2,167.00
Account No. McLaren Regional Medical Center P.O. Box 3475 Toledo, OH 43607-0475		Regarding: Senex Srvc				Notice Only
Account No. xxxx3501 Tnt Financial Inc 6190 Bay Rd Saginaw, MI 48604	-	Opened 8/18/10 Last Active 12/01/11 Automobile Law Suit GCF11-700				9,796.00
Account No. 67-2 District Court GCF11-700 4094 Manor Dr. Burton, MI 48519		Regarding: Tnt Financial Inc				Notice Only
Account No. James N. Meinecke (P-40510) P.O. Box 5767 Bay Road Saginaw, MI 48603		Regarding: Tnt Financial Inc				Notice Only
Sheet no. <u>30</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,963.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Zenith Acqu. 170 N. Pointe Parkway #300 Buffalo, NY 14228		-	Credit Card Collection			708.00
Account No.						
Aspen Credit Card P.O. Box 790215 Saint Louis, MO 63179			Regarding: Zenith Acqu.			Notice Only
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>31</u> of <u>31</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						708.00
						Total (Report on Summary of Schedules)
						80,374.00

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Raymond Wendling 19204 Bueche Road New Lothrop, MI 48460	Lease on Rental Home located at 2050 E. Bristol Road Burton, MI 48529

In re Michael Robert Gonzalez

Case No. _____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Single	RELATIONSHIP(S): Daughter	AGE(S): 20 Months
Employment:	DEBTOR	SPOUSE
Occupation	Driver	
Name of Employer	Richfield Waste Management, LLC	
How long employed	2 Years	
Address of Employer	1606 E. Webster Road Flint, MI 48505	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 2,960.32	\$ N/A
2. Estimate monthly overtime	\$ 238.33	\$ N/A

3. SUBTOTAL

\$ 3,198.65	\$ N/A
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ 187.89	\$ N/A
b. Insurance	\$ 0.00	\$ N/A
c. Union dues	\$ 0.00	\$ N/A
d. Other (Specify):	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 187.89	\$ N/A
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,010.76	\$ N/A
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7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ N/A
8. Income from real property	\$ 0.00	\$ N/A
9. Interest and dividends	\$ 0.00	\$ N/A
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ N/A
11. Social security or government assistance (Specify):	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A
12. Pension or retirement income	\$ 0.00	\$ N/A
13. Other monthly income (Specify):	\$ 0.00	\$ N/A
	\$ 0.00	\$ N/A

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ N/A
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,010.76	\$ N/A
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 3,010.76	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	675.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	50.00
c. Telephone	\$	0.00
d. Other <u>See Detailed Expense Attachment</u>	\$	130.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other _____	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other _____	\$	0.00
c. Other _____	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	310.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	470.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,010.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,010.76
b. Average monthly expenses from Line 18 above	\$	3,010.00
c. Monthly net income (a. minus b.)	\$	0.76

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable	\$	50.00
Cell Phone	\$	40.00
Internet	\$	40.00
Total Other Utility Expenditures	\$	130.00

Other Expenditures:

Day Care	\$	250.00
Personal Care; Non-Food	\$	200.00
Newspapers, Books, Magazines	\$	20.00
Total Other Expenditures	\$	470.00

**United States Bankruptcy Court
Eastern District of Michigan**

In re Michael Robert Gonzalez

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 46 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date March 22, 2012Signature: /s/ Michael Robert Gonzalez

Debtor

Date _____

Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____

Signature of Bankruptcy Petition Preparer

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as a debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Eastern District of Michigan

In re Michael Robert Gonzalez

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,960.91	2012: Wages from Richfield Management, LLC as of March 09, 2012
\$36,234.75	2011: Wages from Richfield Management, LLC
\$22,108.96	2010: Wages from Richfield Management, LLC
\$548.19	2010: Wages from T&T Sheroski No.3, Inc.
\$537.20	2010: Wages from HC Beta, LLC
\$1,608.40	2010: Wages from Labor Ready Midwest, Inc

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,688.00	2012: 2011 Income Tax Refund
\$847.00	2011: 2010 Income Tax Refund
\$0.00	2010: 2009 Income Tax Refund
\$6,379.00	2010: Unemployment Compensation

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Financial Plus Federal Credit Union vs. Michael R. Gonzalez Case Number GCF03-618	Civil	67-2 District Court 4094 Manor Dr. Burton, MI 48519	Judgment

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Palisades Acquisition vs. Michael R. Gonzalez Case Number GCA 06-902	Civil	67th District Court GCA 10-1254 1415 Flushing Rd. Flushing, MI 48433	Judgment
Advanced Diagnostic Imaging P.C. vs. Michael Gonzalez Case Number GCE11-1367	Civil	67th District Court GCE10228 8173 S. Saginaw Street Grand Blanc, MI 48439	Judgment
Centurion Capital Corp. vs. Michael Gonzalez Case Number GCA06-980	Civil	67th District Court GCA 10-1254 1415 Flushing Rd. Flushing, MI 48433	Judgment
Leroy Shinabarger vs. Michael Gonzalez Case Number SCF10-32	Civil	67-2 District Court 4094 Manor Dr. Burton, MI 48519	Judgment

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
2003 Chevrolet Impala \$7000	Tree fell onto car after a storm.	08/2011

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Erwin F. Meiers, III Attorney at Law 1034 S. Grand Traverse Flint, MI 48502	02/22/12	\$650.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 22, 2012

Signature /s/ Michael Robert Gonzalez
Michael Robert Gonzalez
 Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. § 110.) _____
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address _____

X _____
 Signature of Bankruptcy Petition Preparer

_____ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

**United States Bankruptcy Court
Eastern District of Michigan**

In re Michael Robert Gonzalez

Debtor(s)

Case No.

Chapter

7

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☒ **FLAT FEE**

A.	For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid	<u>1,300.00</u>
B.	Prior to filing this statement, received	<u>650.00</u>
C.	The unpaid balance due and payable is	<u>650.00</u>

☐ **RETAINER**

A. Amount of retainer received _____

B. The undersigned shall bill against the retainer at an hourly rate of \$ _____. [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ 306.00 of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- E. Reaffirmations;
- F. Redemptions;
- G. Other:

Analysis of the debtor's financial situation, rendering advice on whether to file a bankruptcy petition, preparation of the necessary bankruptcy papers, representation at one meeting of creditors and one confirmation hearing.
Negotiations with secured creditors to reduce to market value; exemption planning.

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding; motions, research time, appeals, post-confirmation plan modifications, costs incurred relating to post-confirmation services; post-confirmation monitoring; post-petition amendments; 2004 exam; claims administration; post-confirmation costs.

6. The source of payments to the undersigned was from:

- A. XX Debtor(s)' earnings, wages, compensation for services performed
- B. _____ Other (describe, including the identity of payor) _____

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court
Eastern District of Michigan

In re Michael Robert Gonzalez

Debtor(s)

Case No. _____

Chapter

7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this attached notice, as required by § 342(b) of the Bankruptcy Code.

 Printed name and title, if any, of Bankruptcy Petition
 Preparer
 Address:

 Social Security number (If the bankruptcy
 petition preparer is not an individual, state
 the Social Security number of the officer,
 principal, responsible person, or partner of
 the bankruptcy petition preparer.) (Required
 by 11 U.S.C. § 110.)

X _____
 Signature of Bankruptcy Petition Preparer or officer,
 principal, responsible person, or partner whose
 Social Security number is provided above.

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Michael Robert Gonzalez
 Printed Name(s) of Debtor(s)

X /s/ Michael Robert Gonzalez March 22, 2012
 Signature of Debtor Date

Case No. (if known) _____

X _____
 Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Eastern District of Michigan**

In re Michael Robert Gonzalez

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: March 22, 2012

/s/ Michael Robert Gonzalez

Michael Robert Gonzalez

Signature of Debtor

Date: March 22, 2012

/s/ Erwin F. Meiers, III

Signature of Attorney

Erwin F. Meiers, III P-37717

Erwin F. Meiers, III, P.C.

1034 S. Grand Traverse

Flint, MI 48502

(810) 238-0900 Fax: (810) 238-0066

67-1 District Court
GCA06-902
1415 Flushing Rd.
Flushing, MI 48433

67-2 District Court
GCF03-618
4094 Manor Dr.
Burton, MI 48519

67-2 District Court
GCF11-700
4094 Manor Dr.
Burton, MI 48519

67-2 District Court
SCF10-32
4094 Manor Dr.
Burton, MI 48519

67-4B District Court
GCE11-1367
8173 S. Saginaw St.
Grand Blanc, MI 48439

67th District Court
GCA06-902
1415 Flushing Rd.
Flushing, MI 48433

Account Receivables So
301 N Clinton Ave
Saint Johns, MI 48879

Advanced Diagnostic Imaging, P.C.
P.O. Box 5987
Saginaw, MI 48603-0987

AlliedInterstate
For Public Storage
P.O. Box 361744
Columbus, OH 43236

Aspen Credit Card
P.O. Box 790215
Saint Louis, MO 63179

Associated Radiologists of Flint
Dept CH 17838
Palatine, IL 60055-7838

Cbm
300 Rodd St Ste 202
Midland, MI 48640

Center Road Eye Institute
3364 S. Center Rd.
Burton, MI 48519-1458

Centurion Capital Corp.
99 Ridgeland Road #D
Rochester, NY 14623

Charles A. Forrest, Jr.
For Financial Plus Credit Union
703 E. Court St.
Flint, MI 48503

Comcast Cable
3007 Airpark Dr., S
Flint, MI 48507

Comcast Cable
P.O. Box 3006
Southeastern, PA 19398-3006

Consumers Energy
Bankruptcy Dept.
4600 Colidge Highway Rd.
Lansing, MI 48937-0001

Cr Srvs Of Michigan
1982 Hemmeter Rd
Saginaw, MI 48638

Credit Protection Asso
13355 Noel Rd Ste 2100
Dallas, TX 75240

Dept Of Ed/Sallie Mae
Po Box 9635
Wilkes Barre, PA 18773

Diagnosatic Radiology Assoc.
Dept. CH 17923
Palatine, IL 60055-7923

Diversified Receivable
259 Jackson Plz
Ann Arbor, MI 48103

Dort Federal Credit Un
Po Box 1635
Flint, MI 48501

Dr. Fortunate & Dr. Krusniak
2462 E. Hill Road #1
Grand Blanc, MI 48439

Dr. Murphy & Dr. Simmert
2184 S. Ballenger Hwy.
Flint, MI 48503

DVA Ambulance
2732 Flushing Rd.
Flint, MI 48504

Fed Loan Serv
Po Box 69184
Harrisburg, PA 17106

Financial Plus Fcu
G3381 Van Slyke Rd
Flint, MI 48507

Fm/Mhesla
2101 Wooddale Dr
Saint Paul, MN 55125

Gecrb/Care Credit
950 Forrer Blvd
Kettering, OH 45420

Hurley Medical Center
Board of Hospital Managers
For City of Flint
1 Hurley Plaza
Flint, MI 48502

J.B. Robinson Jewelers
375 Ghent Rd
Fairlawn, OH 44333

James N. Meinecke (P-40510)
P.O. Box 5767
Bay Road
Saginaw, MI 48603

Kyle J. VonAllmen
Shermeta Adams & VonAllmen PC
For Palisades Acquisitions
901 Tower Dr., #400
Troy, MI 48098

L J Ross And Associate
Po Box 1838
Ann Arbor, MI 48106

Leroy Shinabarger
2133 Chapin Street
Grand Blanc, MI 48439

Lvnvfundg
Po Box 10584
Greenville, SC 29603

McLaren Emergency Physicians, P.C.
17717 Masonic Blvd.
Fraser, MI 48026-3158

McLaren Emergency Physicians, P.C.
2020 Lindell Ave.
Nashville, TN 37203-5509

McLaren Regional Medical Center
P.O. Box 3475
Toledo, OH 43607-0475

McLaren Regional Medical Center
Dept. # 77498
P.O. Box 77000
Detroit, MI 48277-0498

McLaren Regional Medical Center
Dept #77498
P.O. Box 77000
Detroit, MI 48277-0498

MDO Imaging Assoc.
8316 Reliable Pkwy.
Chicago, IL 60686-0049

Merchants & Medcal
6324 Taylor Dr
Flint, MI 48507

Mid Michigan Collectio
117 East Walker
Saint Johns, MI 48879

Mid Michigan Collection Bureau
117 E. Walker
P.O. Box 130
Saint Johns, MI 48879-0130

Midland Credit Mgmt In
8875 Aero Dr
San Diego, CA 92123

Mobile Medical Response
934 S. Washington Avenue
Saginaw, MI 48601

Money Recovery Nationw
8155 Executive Ct Ste 10
Lansing, MI 48917

Nelnet Lns
Po Box 1649
Denver, CO 80201

Nelnet Loans
6420 Southpoint Pkwy
Jacksonville, FL 32216

Palisades Collection, LLC
Attention: Bankruptcy Department
Po Box 100018
Kennesaw, GA 30156

Peter S. Shek
803 N. Michigan Ave.
Saginaw, MI 48602

Public Storage
5180 S. Dort Hwy. #G
Flint, MI 48507

Raymond Wendling
19204 Bueche Road
New Lothrop, MI 48460

RPM Auto Sales
4083 N. Dort Hwy.
Flint, MI 48506

Russell Collection
G3285 Van Slyke Rd
Flint, MI 48507

Sallie Mae
Po Box 9500
Wilkes Barre, PA 18773

Senex Srvcs
3500 Depauw Blvd Suite 3050
Indianapolis, IN 46268

Statcare Health Park
Dept Ch 17767
Palatine, IL 60055-0001

Swartz Ambulance Service, Inc.
G-1225 W. Hill Road
Flint, MI 48507-4745

Tnt Financial Inc
6190 Bay Rd
Saginaw, MI 48604

Tribute MasterCard
P.O. Box 105555
Newark, NJ 07101

U.S. Attorney
Attn: Civil Div.
For U.S. Dept. of Education
600 Church St., 206 Federal Bldg.
Flint, MI 48502

U.S. Dept. of Education
Student Receivables Branch
400 Maryland Ave., N.W.
R.O.B. 3 - Rm 3661
Washington, DC 20202

Zenith Acqu.
170 N. Pointe Parkway #300
Buffalo, NY 14228